

September 26th, 2023

United States Bankruptcy Court
Eastern District of Pennsylvania

Bankruptcy No: 22-12962



RE: Emess Management Request for Motion of Relief from Automatic Stay to Resume Eviction Proceedings against Nicole Armond

Dear Clerk - U.S. Bankruptcy Court:

I, Nicole Armond, am submitting a request for my views to be considered under this motion. I am in agreement with Emess Management that my account is grossly past due in rent. I do believe Emess Management dba RRG Castle Club Apartments, LP may have forgotten to include the remaining balance from October 2022 in the amount of \$0.08. I've been a resident of Castle Club Apartments since August 2015. Sickness and hardship hit me unexpectedly after I contracted Covid the summer of 2022. I declined rapidly, had to shut down my business, lost a significant portion of income shortly after, and received somber news regarding my health. I kept the Property Manager of Castle Club informed via email of all changes happening and with my intentions to resolve outstanding rent balances. Since I was rendered unable to work any type of employment, I sought ways to get help to pay my rent obligations. I sought help from a close financial source and from the Bucks County Rental Assistance Agency, BERA.

With regards to the total amount written as owing of \$16,071.14, I have attempted to reconcile a portion of the outstanding rent balance with at least two different ways to pay proposals. I was eligible to receive rental assistance from the Bucks County Rental Assistance Agency called BERA. In March 2023, in order to have BERA proceed to pay a portion of my outstanding balance, including all outstanding utilities, all late fees, any associated court costs, and, at that time, 3 months of rent arrears payments on my behalf, BERA required that I enter into an Agreement with my landlord. Castle Club declined to enter into any Agreement with me until I paid the fees outside of what BERA could cover. Castle Club demonstrated its willingness to work with me by reducing the amount

I'm tremendously thankful for Castle Club's kindness, extreme patience, and willingness to work with me during these difficult moments. I know it's very important to be a responsible tenant and to pay rent timely. I just hate that I've not been able to display that responsibility in these months. I am still in wait for my Tax Refund, which I have a Taxpayer Advocate working on this IRS case tirelessly on my behalf. There will be monies available to pay toward my unpaid rent balance when this refund arrives. Also, BERA is still a source that is willing to help, however, at this juncture, I would need an active eviction order so that BERA can help me - this is a requirement of BERA due to limited funding availability. Because BERA is only able to help me if there's a current eviction order, I can now look into the resources I sought out months ago that turned me away due to an active BERA approval at that time. Lastly, I have applied for Social Security Disability due to the inability to work and due to serious health concerns that are being treated indefinitely. I have ways to make this right, but I just need more time to show Castle Club that I am a tenant of my word.

Attached as evidence of my willingness to find ways to pay rent and/or rent portions are email correspondences with Castle Club Property Manager, BERA Agency, and my financial support source. Also attached are medical records from one of my treating specialists for traumatic brain injury as to show proof that there are illnesses and conditions present that have affected my quality of life.

Respectfully Submitted,



Nicole Armond

Case# 22-12962

NICOLE ARMOND <nicole-209@comcast.net>

1/30/2023 6:51 PM

RE: Rental Assistance Update

To Castle Club <castleclub@emess.com> Copy bkk12270@gmail.com <bkk12270@gmail.com> Blind copy
nicmarvliv@outlook.com <nicmarvliv@outlook.com>

Good evening, Deanna.

Ok, I understand. Brian is copied to this email as well so that he can be in the loop. We'll be sure to touch base with you. Yes, I definitely will keep you posted about BERA.

Ok, sounds good.

Thanks, Deanna.

Nicole

On 01/30/2023 10:19 AM Castle Club <castleclub@emess.com> wrote:

Hello Nicole.

Unfortunately we would require payment in the form of a money order or certified check. While we understand that the returned payments were ACH payments we cannot open it up for credit card or debit card payments because those also can be reversed therefore when NSF's occur and especially when it comes to court we make it certified funds.

Please keep me posted on the BERA application. Regarding the work order for the bathroom ceiling, I will remind Nick about it today.

Thank you,

Deanna ODonnell

Property Manager

Alexandria, Castle Club and Colonial Garden Apartments

From: NICOLE ARMOND <nicole-209@comcast.net>

Sent: Friday, January 27, 2023 4:55 PM

To: Castle Club <CastleClub@emess.com>

Cc: bkk12270@gmail.com

Subject: Rental Assistance Update

Importance: High

Good afternoon, Deanna.

I'm following up regarding the outstanding rent payments for this unit (209B). My partner and private lender, Brian, who'd assisted me with last year's back rent would like to assist, and we've been in communication about this for some time now. He's hoping there are options outside of having to physically present a certified check or money order because he's often out of state for business. Also, if I can recall correctly, the returned

payments that took place inside the Appfolio portal were bank ACH returns, not debit or credit card payments. I could understand if the ACH payment option may not be available any longer, but what about the Credit or Debit card feature?

Is there any recourse that allows payment to be made electronically? Brian would prefer to do so this way even if it's a system different than the Appfolio platform that can allow him to make payments directly to you, if possible. Right now, we're in a position to make partial payments, then we'd like to discuss the balance owed being paid with you.

And a quick update regarding BERA - I've been assigned a Legal Aid attorney who's currently in talks with BERA about having the decision overturned. Ms. Thomas, the attorney representing me, is detailing to BERA that most of my investment properties are inhabitable, therefore each of the values are low with very little equity in them at the moment. It appears BERA saw that I paid out real estate taxes from my tax returns and just concluded that I'm not financially distressed due to having property without the agency investigating my investments or hardships in detail. I'm confident that the issue should be resolved very soon. However, I gave you my word that I will make sure payments are made, and I wish to resolve what can be resolved in the interim.

Lastly, off topic for a moment, I put in a new request to maintenance to see if I can get someone to look at the broken ceiling over the toilet area in the bathroom because it has gotten worse and lots of debris fell from up there a couple of mornings ago. Now, it feels any precipitation that comes drops right in rather than leak or drip.

I look forward to hearing from you.

Regards,

Nicole

Case# 22-12962

NICOLE ARMOND <nicole-209@comcast.net>

3/24/2023 2:24 AM

RE: Follow Up : Unit 209B

To Castle Club <castleclub@emess.com> Copy nicmarvliv@outlook.com <nicmarvliv@outlook.com> Blind copy
NICOLE ARMOND <nicole-209@comcast.net>

Good morning, Deanna.

This is where we are in the process with BERA agency - please see attached snapshot of email communication. Progress is being made.

Respectfully,

Nicole

On 03/16/2023 3:14 PM Castle Club <castleclub@emess.com> wrote:

We are in receipt of the last email.

I have turned all of the paperwork from court and the bankruptcy paperwork over to our attorney to look at.

In regards to LiHeap, as the gas and electric are not in your name I don't believe you would be eligible. The gas is billed to us and split that way.

I will be in the office and available until 5pm.

Deanna ODonnell
Property Manager
Alexandria, Castle Club and Colonial Garden Apartments

From: NICOLE ARMOND <nicole-209@comcast.net>
Sent: Thursday, March 16, 2023 10:17 AM
To: Castle Club <CastleClub@emess.com>
Cc: nicmarvliv@outlook.com
Subject: Follow Up : Unit 209B
Importance: High

Good morning, Deanna.

Checking in to be sure my last email had been received.

Additionally, I'm still in wait for BERA to move forward. There were some requirements tied to my properties that had to be met so that I can be re-approved. Just waiting for the next steps with BERA. I'm sorry that this process is taking so long to clear through. Is there a specific date by which BERA/I must comply with rent requirements?

I found out that if I were to pay portions of the rent independently, I could end up being denied by BERA again since I'm showing capability to pay rent. This is so weird, like a catch 22 of some sorts. I will be receiving a

portion of my Income Tax refund, and now, in light of the above that I just mentioned, I guess I'd have to wait for BERA to pay it's part, then I'd pay the extra afterwards from said refund.

Also, I'm in the process of applying for LiHeap with the state assistance office for Bucks County. I'm told that I'd need to provide the gas supplier. I checked in with PECO energy about this and was told to speak with my leasing office to get gas supplier information, as PECO no longer supplies gas for this address? Are you familiar with this process?

I'll be stopping in office today as well....this afternoon, after 3 pm, if you'll be available.

Respectfully,

Nicole

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Case # 22-12962

nicole-209@comcast.net

3/31/2023 1:01 PM

RE: this is the amount

To Castle Club <castleclub@emess.com> Blind copy NICOLE ARMOND <nicole-209@comcast.net>

Ohhh, I see. Ok, thanks for clarifying.

Regards,

Nicole

On 03/31/2023 8:48 AM Castle Club <castleclub@emess.com> wrote:

The agreement cannot start until you have the deposit of \$1,478 so the time frame for signing it would be determined by when you can provide that amount. No matter what though, the final payment must be made by 4/14.

Deanna ODonnell
Property Manager
Alexandria, Castle Club and Colonial Garden Apartments

From: Nicole-209@comcast.net <Nicole-209@comcast.net>
Sent: Thursday, March 30, 2023 10:20 PM
To: Castle Club <CastleClub@emess.com>
Subject: RE: this is the amount
Importance: High

Good evening, Deanna.

I'm checking in to make sure my email response to you made it over. Comcast has been having glitches badly. I really should have reached out sooner to make sure you got my email, but I'm such a slacker this day. Sheesh, not good. It's been a tough one physically today.

I just re-read the email you sent this morning. So, to make sure I understand clearly, would I need to pay the first down payment portion by tomorrow so we can enter into an Agreement for this month? Or are you needing me to give you a day that I can make that first deposit payment? I do understand about the remainder needing to be paid by 4/14/23. So, if I knew for certain I could make that first down payment amount by 4/10/23, would we be signing an Agreement on that day, or would we still be able to sign inside of this month March?

I know I seem to be on repeat here, and I hope I don't confuse you. It's a neurological issue that has developed in recent times and I'm having hard times grasping certain things sometimes. My comprehension has really dwindled significantly, and it's very frustrating to deal with.

Regards,

Nicole

----- Original Message -----

From: NICOLE ARMOND <nicole-209@comcast.net>

To: Castle Club <CastleClub@emess.com>

Date: 03/30/2023 11:06 AM

Subject: RE: this is the amount

Good morning, Deanna.

Sure thing, and thank you tremendously for your understanding. I'm in agreement with what you outlined. When would you need me to provide the first half of the down payment of \$1,478 by? That way, I can get to working on this amount immediately.

Regards,

Nicole

On 03/30/2023 10:25 AM Castle Club <castleclub@emess.com> wrote:

We can sign a payment agreement now but we would require a deposit on the payment agreement equal to half of the balance left after what BERA is listing they are going to pay. We would then be able to set a date for the other half of the payment. The down payment would be \$1478 and the remainder would be due 4/14. Please let me know when you can do the first half so that we can sign the agreement.

Deanna ODonnell

Property Manager

Alexandria, Castle Club and Colonial Garden Apartments

From: NICOLE ARMOND <nicole-209@comcast.net>

Sent: Thursday, March 30, 2023 4:33 AM

To: Castle Club <CastleClub@emess.com>

Subject: RE: this is the amount

Importance: High

Good morning, Deanna.

I cannot say with confidence that I'll have the remainder of what's owed aside from BERA's contribution by Friday, 3/31/23. I totally understand any frustration that may be felt on your/your upper management's side. You've all been extremely gracious and patient with me during these months. It was never my intention to "not" pay what I'm obligated to pay for rent.

If you remember, the BERA approval was previously in place for December 2022, then it was reversed since I own property. That hiccup in itself costed us lots of time, and things would not have grown so out of control. The process and time it took to have my case reviewed thoroughly, have special guidelines for my unique situation satisfied for my eligibility, and to be "re-approved" was a rather lengthy process, but I truly had no control over the timing of everything. I'd been very transparent about this process since December 2022, and I remained committed to provide updates as I received them. Further, while waiting for resolution with BERA, existing health matters had taken a rapid decline for me, preventing me from being able to independently earn proper wages to cover at least some of the rents while waiting for BERA's response. Due to these health issues, there's now a system being put in place that will guarantee prompt rent payment from May 1st, 2023 and onward.

Though I understand "somewhat" the pushback by your upper management since rent obligations need to be fulfilled entirely and they haven't been, I see this as a clear path to a much needed resolution since now we have confirmed methods in place to handle the outstanding rent charges (BERA and my IRS Tax Refund). I'd mentioned previously that I will be getting a portion of my tax refund via the IRS, and that amount was to be applied directly to the rent. I spoke with my taxpayer advocate Tuesday evening, and I was told by him that a refund in the amount of \$3,990 was scheduled to be sent to me on 4/10/23.

It is my hope that your upper management can decide to work with me since there is a solid solution in place, provided your upper management will draft an Agreement stating that I agree to pay the outstanding charges that BERA cannot cover. This will allow BERA to begin the transfer of funds to your company, so that we don't end up taking this into a new month, therefore causing another month to be considered in arrears (currently November and December are considered in arrears, but if we don't have an Agreement in place by today/tomorrow, I believe, that makes January become an outstanding month, thus increasing the amount I'll owe to your company directly outside of what BERA will provide).

Lastly, can I get an explanation of utilities, namely electricity since gas is no longer my responsibility to pay? I'm not required to pay electric to your company, correct? Just water/sewer/gas, correct? I have a PECO account that I pay electric charges to. Also, I did not know that I could pay any utility fees owed even if rent payments were not being made. I would have gladly done so because I could have afforded that, at least the utilities. I'm referencing the email portion that states that "we have not received a payment for rent or utilities since October 2022". I would have made every effort to pay the utilities had I known that they could be handled without having to pay rent too. This is a new situation for me, and I always paid utilities within the rent, if I am recalling properly.

I sincerely hope that a resolution that benefits all parties can be had. Again, I'm incredibly thankful for your/your team's extreme patience with me.

Respectfully,

Nicole

On 03/27/2023 4:32 PM Castle Club <castleclub@emess.com> wrote:

We would need your portion of the payment agreement by Friday so that BERA can submit their paperwork for review.

Unfortunately we are unwilling to continue to wait for payment on this account as we have not received a payment for rent or utilities since October 2022. I have been informed if the payment agreement is unable to be met and BERA is unable to be approved to bring the account to zero we will have to turn the case paperwork over to our bankruptcy lawyer and request possession from the courts.

Deanna ODonnell
Property Manager
Alexandria, Castle Club and Colonial Garden Apartments

From: David.Rossi@bucksrenthelp.org <David.Rossi@bucksrenthelp.org>
Sent: Monday, March 27, 2023 4:31 PM
To: 'NICOLE ARMOND' <nicole-209@comcast.net>
Cc: Castle Club <CastleClub@emess.com>
Subject: RE: this is the amount
Importance: High

Sure, the only problem is that the amount will increase as soon as April 1st comes due, remember the arrears number is based on January, February, and March (the latest 3.) As soon as April is due, you owe November, December, and January. And BERA covers the same amount in late fees and court fees as outlined along with the total rent and utilities for February, March, and April. Does this make sense?

Since it appears there will be no landlord and tenant agreement I will move the application to non-responsive until proof is provided that the amount that they provide is paid. This is just a technical thing; I am ready to move forward as soon as things are settled. Feel free to call should you have any questions.

Thank you for your time
David Rossi | BERA Program
Direct Line: 215-709-3286
David.Rossi@bucksrenthelp.org
1-888-50-Bucks

From: NICOLE ARMOND <nicole-209@comcast.net>
Sent: Monday, March 27, 2023 3:47 PM
To: Castle Club <CastleClub@emess.com>; David.Rossi@bucksrenthelp.org
Subject: RE: this is the amount
Importance: High

Hello, Deanna.

Thank you. What is the timeframe to have this outstanding balance paid? As I've mentioned, I'm awaiting a portion of my Tax Refund that can cover the outstanding balance, but I do not have a specific date of when I'll be receiving it. I have a follow-up call with my IRS tax advocate at the end of this week regarding this.

In essence, it appears that your upper management will allow me to pay the balance outside of what BERA can provide. I believe this will be suffice for David, no? David, if I agree to handle the outstanding charges since this is what Castle Club is requesting, would it be considered satisfactory Agreement terms in order to keep an approval for assistance with your agency? If so, Deanna, we'd have to draft something in writing to sign. But, I'd have to know exactly when you expect payment of outstanding amount to be satisfied.

Regards,

Nicole

On 03/27/2023 3:36 PM Castle Club <castleclub@emess.com> wrote:

Hello,

Based on the current balance on the rental account right now the balance after BERA pays their portion would be \$2955 still due. I have spoken to upper management and I have been informed they are unable to offer a payment agreement for the remaining balance nor are they willing to remove/forgive any of the fees on the account. We would need payment in full for the balance that will be left after the BERA amount.

Thank you,

Deanna ODonnell
Property Manager
Alexandria, Castle Club and Colonial Garden Apartments

From: NICOLE ARMOND <nicole-209@comcast.net>
Sent: Monday, March 27, 2023 3:11 PM
To: David.Rossi@bucksrenthelp.org
Cc: Castle Club <CastleClub@emess.com>
Subject: RE: this is the amount

Thank you, David, for clarification.

I remembered the previous case worker assigned to my file telling me the program offered 3 months of rent assistance plus 1 month of future rent, so that's the reason I asked. Perhaps I misunderstood him as well.

Totally understand regarding the conditions of the Agreement. I'll follow up with Deanna accordingly about it.

Respectfully,

Nicole

On 03/27/2023 2:50 PM david.rossi@bucksrenthelp.org wrote:

Good afternoon, Nicole,

You are misinterpreting, you are eligible for 3 total months. There is not a 4 month to be had. The landlord and tenant agreement must be signed and dated by both parties. Feel free to call me if you have any questions/doubts.

Thank you for your time

David Rossi | BERA Program

Direct Line: ~~215-709-3286~~

David.Rossi@bucksrenthelp.org

1-888-50-Bucks

From: NICOLE ARMOND <nicole-209@comcast.net>
Sent: Monday, March 27, 2023 2:43 PM
To: David.Rossi@bucksrenthelp.org; Castle Club <CastleClub@emess.com>
Subject: Re: this is the amount
Importance: High

Hello, David and Deanna.

David, thank you for the breakdown.

Deanna, David had sent me an email last Friday regarding this, and one of the conditions for approval would be that I as a tenant and you/your company would have to enter into an agreement that lays out how the outstanding fees owed, aside from what BERA can help with, will be handled.

I have an idea, perhaps we could wrap November's and December's fees into the Bankruptcy payment plan? The other thing is that I'd be receiving a portion of my Federal Tax Refund and can apply what I receive to the outstanding balance. I have to follow up with my IRS tax advocate at the end of this week regarding the refund.

David, I had a question regarding the 3 months total with up to 1 month prospective rent assistance. Is this a total of 4 months that could be covered or am I misinterpreting?

Respectfully,

Nicole

On 03/27/2023 11:10 AM david.rossi@bucksrenthelp.org wrote:

Good morning, i've worked out the numbers that BERA will pay if there is a landlord and tenant agreement worked out, or in the rare case it is forgiven/the difference paid out by the tenant. Keep in mind it's the latest 3 months along with late fees and court fees.

Late fees from November 2022 – March 2023=\$642.50. Court costs=\$146.38. Arrears including rent and utilities from January through March=\$4,383.06

You total these three numbers, and you get \$5,171.94.

Keep in mind **if this case is not sent to review before April**, it shifts the numbers for arrears. That would mean that BERA would still cover the late fees and court costs the same, but what *changes* is the months, it would cover: **February, March, and April** instead of January, February, and March. If you have any questions, feel free to reach out.

Thank you for your time

David Rossi | BERA Program

Direct Line:~~215-709-3286~~

David.Rossi@bucksrenthelp.org

1-888-50-Bucks

Case # 22-12962

nicole-209@comcast.net

4/13/2023 4:13 PM

Regarding Tomorrow's Payment Due

To castleclub@emess.com <castleclub@emess.com> Blind copy NICOLE ARMOND <nicole-209@comcast.net>

Hello, Deanna.

I just spoke with my IRS taxpayer advocate, and he is asking for an eviction notice so that funds can be released immediately from the IRS to cover the payment you and I discussed via email for the BERA payment agreement.

My advocate says my file is still with his manager for approval for a refund payment to be released to me. I was supposed to have this the beginning of the week, but there was an issue in which the IRS applied my refund portion to an existing tax bill. Advocate was able to reverse this, but it's caused a huge setback and delay due to the oversight/error. Apparently the eviction notice can expedite the process.

The attached voice message confirms funds that were applied to a tax debt were returned to my IRS account. Disregard the dates the advocate is mentioning in the attached voice message, as he and I just spoke by phone.

Respectfully,

Nicole

- voicemail-75.m4a (128 KB)

NICOLE ARMOND <nicole-209@comcast.net>

Case # 22-12962 4/18/2023 4:35 PM

RE: Follow Up Re: 209B

To Castle Club <castleclub@emess.com> Blind copy NICOLE ARMOND <nicole-209@comcast.net>

Hi, Deanna.

Ok, I see. Thanks for letting me know.

I'm just feeling bad because I did not meet the 4/14/23 deadline. I tried everything within my capacity to get this part of our agreement satisfied. I just had no idea this IRS mishap would occur.

Thanks for the clarification about the utilities.

Are utilities having to be paid by check or money order as well?

Regards,

Nicole

On 04/18/2023 12:11 PM Castle Club <castleclub@emess.com> wrote:

Hello Nicole,

Unfortunately there is not anything I can provide showing an eviction notice. Any and all court notices would have been sent to you and those would be the same things that I have.

In regards to the electric bill. You pay that right to PECO, not to us. The only thing paid to us is the gas, sewer and water bills. Prior to us purchasing this property we do not have any records of gas and/or electric bills you would have paid.

If you have any other questions please contact the office.

Thank you,

Deanna ODonnell

Property Manager

Alexandria, Castle Club and Colonial Garden Apartments

From: NICOLE ARMOND <nicole-209@comcast.net>

Sent: Monday, April 17, 2023 5:01 PM

To: Castle Club <CastleClub@emess.com>

Subject: Follow Up Re: 209B

Importance: High

Hello, Deanna.

I'm checking in regarding the previous email I sent about needing an eviction notice for my Taxpayer advocate to have those funds released. My funds I was supposed to receive were routed to a tax debt and attached is

verification that the funds paid an existing tax debt. However, I sent you an email last week stating that my tax payer advocate was able to resolve the issue and bring those funds back to my IRS account. It's just a slight waiting game at this juncture due to the IRS error of misapplying funds and needing to get this processed with my advocate's management team. I spoke with him again today, and it's still being processed. I will be receiving the funds, though.

Is there some notice that I can be given so that I can get it to the tax payer advocate so to expedite this process?

Also, regarding the utilities, do I pay electric to your company or no? I'm asking because I do have a PECO account that I pay monthly for electric. In speaking with a representative at PECO, gas payments stopped to PECO for this account in 2021. I'm not certain if your company had assumed ownership prior to 2020 or after, but do you have access to records that show gas payments and electric payments made 2021 and prior? If not, are you able to tell me how I can go about reviewing said information? I need to see these for my records. I believe I may have been paying electric on dual sides (to both PECO and the owner prior to your company's ownership) after recent findings.

Lastly, are utility payments having to be made by check or money order as well?

Thank you.

Regards,

Nicole

Case# 22-12962

NICOLE ARMOND <nicole-209@comcast.net>

5/22/2023 5:53 PM

Update Regarding Rent and Balance

To castleclub@emess.com <castleclub@emess.com> Blind copy NICOLE ARMOND <nicole-209@comcast.net>

Good evening, Deanna.

BERA will now pay 5 months of rent. So in my case, this will be January through May 2023. This leaves November and December 2022 rent obligations having to be paid. In addition, Mr. Rossi, my BERA caseworker, mentioned to me that I'd have to satisfy the \$.08 balance from October 2022. I'd also be seeking funding assistance for utilities here at Castle Club. If you need confirmation of what I've stated within this email, please feel free to reach out to BERA caseworker, David Rossi.

In addition, I'm still in communication with my IRS taxpayer advocate. Adjustments to my IRS account have been made, and I'm still awaiting the approval of my refund to be sent to me. Advocate will be following up with me this week.

I'm not certain where things are in your process of acquiring the unit via your attorney. Is there still time to remedy this? What is the status of things?

Regards,

Nicole

NICOLE ARMOND <nicole-209@comcast.net>

6/6/2023 3:37 AM

RE: Follow Up : Unit 209B

To Castle Club <castleclub@emess.com> Blind copy NICOLE ARMOND <nicole-209@comcast.net>

Good morning, Deanna.

Ok, thank you.

Look, I understand that my tenant profile is not looking stellar at the moment. If I could reverse every setback that compounded, I truly would. Yes, I'm aware it's been several months since payment toward rent has been made. My word still stands, and I will make sure this rent and utilities are caught up. I truly thank you, Deanna, for even taking your time/effort to work with me. Your willingness to help does not go unnoticed. I just wish I could do so much more and handle my obligations timely - and I vow to get back to that place. Thank you for your kindness and understanding.

Ok re: the bathroom ceiling.

Respectfully,

Nicole

On 06/05/2023 4:36 PM EDT Castle Club <castleclub@emess.com> wrote:

Good Afternoon,

They need the balance left over outside of what BERA is paying to be paid in full. It has been 6 months since a payment has been received by the office. I will speak to the tech about the ceiling.

Thank you,

Deanna ODonnell

Property Manager

Alexandria, Castle Club and Colonial Garden Apartments

From: NICOLE ARMOND <nicole-209@comcast.net>

Sent: Monday, June 5, 2023 12:33 PM

To: Castle Club <CastleClub@emess.com>

Subject: Follow Up : Unit 209B

Importance: High

Good morning, Deanna.

I'm checking in to see if my email prior has been received. In case it had not, BERA has changed guidelines and I am able to now request up to 5 months of rental assistance. My caseworker, David Rossi, mentioned I'd

have to pay October's balance of \$0.08 (that month was a month included a couple of months ago of when we were all in communication via email and I didn't realize it was being added) plus November 2022, December 2022, and January 2023. Also, all utility back payments will be included as well.

I know you'd given me a deadline of April 14th, 2023 for the back payments outside of what BERA would take care of, of which I was unable to meet due to IRS processing issues and its Bankruptcy department reviewing my file.

Am I able to still take care of the balance that's past due or is it too late? Are you able to tell me what the status is of taking the unit back?

Regarding the IRS, my advocate gave me an update that there were multiple adjustments being made to my account. He's touching base with me on 6/8/23.

Also, I'd been working on opportunities to bring in meaningful income, but in light of recent findings from diagnostic testing, I will have to apply for disability. I don't know the exact timing of this process, but I will now have to reach out to organizations/social service aid for assistance with rent needs.

In addition, could you please tell me when I can expect the ceiling in the bathroom area to be repaired? The issue was first mentioned in November/December 2022 and it remains an open hole (though we've stuffed it months ago to not be exposed to the outside elements).

Respectfully,

Nicole

Case # 22-12942

NICOLE ARMOND <nicole-209@comcast.net>

7/20/2023 1:26 PM

RE: Follow Up : Unit 209B

To Castle Club <castleclub@emess.com> Blind copy NICOLE ARMOND <nicole-209@comcast.net>

Hello, Deanna.

I wanted to follow up with you regarding this rent matter. I'm resuming working on following up with social service agencies to see what kind of rent help I can get so that I can move forward with getting funding assistance from BERA. I'm still in the wait for my funds from the IRS. It has been one obstacle after the other with my tax issues, and please see attached documents from the IRS. These notices are indicating that funds/refunds that were owed to me were distributed to prior years tax balances, however there were amendments made to 2019 and 2020 Tax Returns that caused my tax balances to be adjusted, which led to a decrease in balances. In essence, I'm owed the monies that you see on the statements that were allocated elsewhere. My IRS taxpayer advocate said he'd be following up with by 8/10/23 to hopefully have this all sorted out and for funds to be sent to me. That amount of \$289 as a refund is not correct, as I'm owed much more.

In addition, I'm really trying to work this all out with this rent matter. I know that I'm months behind, and it's tremendously depressing to be this behind. My only source that can help me is out of state, and he says credit card payments are best for him, however I understand that you are not able to accept credit card payments.

This is not a pattern of behavior that I've ever practiced, and I apologize for any and all inconveniences. I'm very unwell, but I'm attempting to make sure these matters are handled accordingly. Just to share just a few struggles I'm dealing with, please see attached record from my brain specialist. I'm in the process of applying for disability, as I'm officially unable to work. I've tried to take on various tasks to generate income, but in my state of health, I'm unable to be as independent and function as I once was able to.

Respectfully,

Nicole

On 06/05/2023 4:36 PM EDT Castle Club <castleclub@emess.com> wrote:

Good Afternoon,

They need the balance left over outside of what BERA is paying to be paid in full. It has been 6 months since a payment has been received by the office. I will speak to the tech about the ceiling.

Thank you,

Deanna ODonnell
Property Manager
Alexandria, Castle Club and Colonial Garden Apartments

From: NICOLE ARMOND <nicole-209@comcast.net>
Sent: Monday, June 5, 2023 12:33 PM
To: Castle Club <CastleClub@emess.com>
Subject: Follow Up : Unit 209B
Importance: High

Good morning, Deanna.

I'm checking in to see if my email prior has been received. In case it had not, BERA has changed guidelines and I am able to now request up to 5 months of rental assistance. My caseworker, David Rossi, mentioned I'd have to pay October's balance of \$0.08 (that month was a month included a couple of months ago of when we were all in communication via email and I didn't realize it was being added) plus November 2022, December 2022, and January 2023. Also, all utility back payments will be included as well.

I know you'd given me a deadline of April 14th, 2023 for the back payments outside of what BERA would take care of, of which I was unable to meet due to IRS processing issues and its Bankruptcy department reviewing my file.

Am I able to still take care of the balance that's past due or is it too late? Are you able to tell me what the status is of taking the unit back?

Regarding the IRS, my advocate gave me an update that there were multiple adjustments being made to my account. He's touching base with me on 6/8/23.

Also, I'd been working on opportunities to bring in meaningful income, but in light of recent findings from diagnostic testing, I will have to apply for disability. I don't know the exact timing of this process, but I will now have to reach out to organizations/social service aid for assistance with rent needs.

In addition, could you please tell me when I can expect the ceiling in the bathroom area to be repaired? The issue was first mentioned in November/December 2022 and it remains an open hole (though we've stuffed it months ago to not be exposed to the outside elements).

Respectfully,

Nicole

- NICOLE ARMOND Hhealth Summary 06212023 - Download Date 062323.pdf (61 KB)
- Tax Year 2019 Overpayment Distribution to Tax Year 2020.pdf (4 MB)
- 2020 Tax Year Form 1040 Refund.pdf (8 MB)
- Tax Year 2021 Overpayment Applied to Tax Year 2019.pdf (13 MB)

david.rossi@bucksrenthelp.org <david.rossi@bucksrenthelp.org>

9/19/2023 3:48 PM

RE: this is the amount

Case# 22-12962

To NICOLE ARMOND <nicole-209@comcast.net>

Sounds goods, i wish you the best of luck.

From: NICOLE ARMOND
Sent: 9/19/23 2:43 PM
To: david.rossi@bucksrenthelp.org
Cc: adriana.wright@bucksrenthelp.org
Subject: RE: this is the amount

Ohh, ok. Sure thing, I see.
If anything changes, and if the landlord is granted relief from the bankruptcy to move forward with eviction proceedings, I'll reach out to you at that time to see if there's still help available.

Thanks, David!

Regards,

Nicole

On 09/19/2023 2:19 PM EDT david.rossi@bucksrenthelp.org <david.rossi@bucksrenthelp.org> wrote:

So when i asked for a docket number to look a an eviction case, it starts with MJ. I cannot help nor move forward with anything regarding the bankruptcy. It is out of the program's scope. I hope you understand that i'm being technical for a reason.
I'll give you an example MJ-5 digits-LT-6 digits-2023.
Thank you for your time

From: NICOLE ARMOND
Sent: 9/19/23 2:09 PM
To: david.rossi@bucksrenthelp.org
Subject: RE: this is the amount

Hi there. Definitely understand. I think you're right about what you stated in the last email. Here attached is what the bankruptcy attorney responded with when I asked about a docket number. He also states that this is a payment motion. Please see attached snapshot.

Nicole

On 09/19/2023 11:37 AM EDT david.rossi@bucksrenthelp.org <david.rossi@bucksrenthelp.org> wrote:

I understand, needs to be a current eviction notice though. What you've provided looks like the landlord/property filing a motion to then attempt a court eviction since your case is under a

protected status due to the bankruptcy.... that's what i've logically deduced. Maybe i'm wrong though.

From: NICOLE ARMOND
Sent: 9/19/23 11:18 AM
To: david.rossi@bucksrenthelp.org
Cc: adriana.wright@bucksrenthelp.org
Subject: RE: this is the amount

Oh, I see. I'll see what information I can find out and I'll report back. I believe I did have an eviction notice from either December 2022 or January 2023, but there was an automatic stay that went into effect due to bankruptcy filing.

Nicole

On 09/19/2023 11:04 AM EDT david.rossi@bucksrenthelp.org
<david.rossi@bucksrenthelp.org> wrote:

Respectfully, this is not what we need to move forward. We need a court eviction summons. Or if you have the docket number i can look it up on your behalf. Let me know. This motion may be relevant to you, but for BERA to get involved a court eviction summons needs to be present. Looks like you are not there yet.

From: NICOLE ARMOND
Sent: 9/19/23 10:55 AM
To: david.rossi@bucksrenthelp.org
Subject: RE: this is the amount

Good morning, David.

Yes, I have a motion of relief court notice from landlord's attorney to request to be removed from the automatic stay protection that I have under my existing bankruptcy. Here it is attached here for your review. The last page states landlord's request to move forward with eviction proceedings.

Regards,

Nicole

On 09/19/2023 9:09 AM EDT david.rossi@bucksrenthelp.org
<david.rossi@bucksrenthelp.org> wrote:

Good morning, at this point in time the program is only offering help to court eviction cases, relocation cases, or cases with a shut off notice. Do you have a court eviction summons you can provide Nicole?

From: NICOLE ARMOND
Sent: 9/18/23 2:51 PM
To: David.Rossi@bucksrenthelp.org
Cc: brad@sadeklaw.com
Subject: RE: this is the amount

Hello, David.

It's Nicole Armond. I know it's been several months ago that we worked on this. Is my file still considered active with you? If so, am I still able to get help toward rent and utilities? My landlord is seeking to take action in order to have me vacate the unit. There are several months rent that have not been paid (since October 2022). I'm reaching out to see if there's still help available for me and if the requirements remain the same or have changed in order for me to get help. If there's still help for me, how many months must I have paid before being able to receive assistance from your organization? I've copied my bankruptcy attorney, Brad Sadek, to this email communication.

Regards,

Nicole

On 03/27/2023 5:13 PM EDT david.rossi@bucksrenthelp.org wrote:

Hey Nicole, that's okay. Totally fine. I understand, I am just wanting everyone to be on the same page, so everyone is aware of what is going on.

Thank you for your time

David Rossi | BERA Program

Direct Line: 215-709-3286

David.Rossi@bucksrenthelp.org

1-888-50-Bucks

From: NICOLE ARMOND <nicole-209@comcast.net>
Sent: Monday, March 27, 2023 5:05 PM
To: David.Rossi@bucksrenthelp.org
Subject: RE: this is the amount

. meant like new charges coming in from Castle Club for April and if the numbers would have to be readjusted. But. I was in error because I thought that this was March 1st. but it is March 31st. Please forgive me. as I suffer with a neurological condition I think I may confuse people way more than I can get them to understand me.

Regards,

Nicole

On 03/27/2023 4:59 PM david.rossi@bucksrenthelp.org wrote:

SSN: [REDACTED]-3669

Case # 22-12962

ARMOND, NICOLE M Admin Sex: **Female** DOB: **12/12/1979**

Continuity of Care Document

Summarization of Episode Note | 06/21/2023 to 06/21/2023

Source: PM&R EPPI

Created: 08/18/2023

Demographics

Contact Information:

254 W TRENTON AVE APT 209BAPT 209B, MORRISVILLE, PA 19067, US

,, US

Tel: 2677509158 (Primary Home)

Tel: 2677509158 (Mobile)

Email: Nicole-209@comcast.net

Previous Address(es):

--

Marital Status: Single

Religion: Other

Race: Black or African American, Black or African American

Previous Name(s):

ARMOND, NICOLE

Ethnic Group: Declined

Language: English

SSN: ###-##-3669

ID: 400994961, URN:CERNER:IDENTITY-FEDERATION:REALM:CZXZX6LXE-L3UYV_VYUZUKXOVALYMHGZ-

CH:PRINCIPAL:00B7F790-0F0E-4D9A-8E38-8FCB6DF9F8A0, 102120481

Care Team

Type	Name	Represented Organization	Address	Phone
primary care physician	Ducker, Lisa Michelle	--	(Work): 370 Middletown Blvd Suite 508, Langhorne, PA 19047-, US	Tel: (215)750-8373 (Work)

Relationships

No Data to Display

Document Details

Source Contact Info

I,

Tel: (1)-

Author Contact Info

08/18/2023 3:15 PM

PM&R EPPI

Recipient Contact Info

--

Healthcare Professionals

No Data to Display

IDs & Code Type Data

Document Type ID: 2.16.840.1.113883.1.3: POCD_HD000040

Author: PM&R EPPI

Last Modified: 06/22/2023 3:01 AM

Problem List

Condition	Confirmation	Course	Effective Dates	Status	Health Status	Informant	Author	Last Modified
Cyst of pineal gland	Confirmed			Active			Koffer, Jacob	06/21/2023 9:24 PM
							PM&R EPPI	
Syrinx	Confirmed			Active			Koffer, Jacob	06/21/2023 9:25 PM
							PM&R EPPI	
History of concussion	Confirmed			Active			Koffer, Jacob	03/29/2023 5:31 PM
							PM&R EPPI	
Cognitive decline	Confirmed			Active			Koffer, Jacob	03/29/2023 6:31 PM
							PM&R EPPI	
Microcytic anemia	Confirmed			Active			Koffer, Jacob	03/29/2023 8:50 PM
							PM&R EPPI	
Upper extremity weakness	Confirmed			Active			Koffer, Jacob	03/29/2023 6:31 PM
							PM&R EPPI	
Renal insufficiency	Confirmed			Active			Koffer, Jacob	03/29/2023 5:35 PM
							PM&R EPPI	
Thyroid nodule	Confirmed			Active			Koffer, Jacob	03/29/2023 5:31 PM
							PM&R EPPI	

Procedures

No data available for this section

Results

No data available for this section

Vital Signs

6/21/23

Height/Length	[REDACTED]	King, Latrell	06/21/2023 7:09 PM
		PM&R EPPI	
Height/Length in Inches	[REDACTED]	King, Latrell	06/21/2023 7:09 PM
		PM&R EPPI	
Weight Measured	[REDACTED]	King, Latrell	06/21/2023 7:09 PM
		PM&R EPPI	
Peripheral Pulse Rate	[REDACTED]	King, Latrell	06/21/2023 7:09 PM
		PM&R EPPI	
Systolic Blood Pressure Right	[REDACTED]	King, Latrell	06/21/2023 7:09 PM
		PM&R EPPI	
Diastolic Blood Pressure Right	[REDACTED]	King, Latrell	06/21/2023 7:09 PM
		PM&R EPPI	
Body Mass Index Measured	[REDACTED]	King, Latrell	06/21/2023 7:09 PM
		PM&R EPPI	